

Information to identify the case:

Debtor 1	Darlene L. Bryant		Social Security number or ITIN xxx-xx-5358
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 13-36987-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darlene L. Bryant

2/7/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Darlene L. Bryant
 Debtor

Case No. 13-36987-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 36

Date Rcvd: Feb 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2019.

db	+Darlene L. Bryant, 7 Little Court, Sicklerville, NJ 08081-1947
514415140	+Assoc Credit Services, PO Box 5171, Westboro, MA 01581-5171
514425423	+B & R Recovery, LLC, as assignee of Pinnacle Security, c/o Andrew Sklar, Esq., Sklar Law, LLC, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
514415141	+B&R Recovery LLC, 79 Banjo Sullivan Road, Griswold, CT 06351-1202
514415142	+Camden County Library, Unique National Collection, 119 E. Maple Street, Jeffersonville, IN 47130-3439
514415144	Deer Park, PO Box 856192, Louisville, KY 40285-6192
514415146	#+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
514415147	+Honig & Greenberg, LLC, 1949 Berlin Road Ste 200, Cherry Hill, NJ 08003-3737
514415148	+Laridan Consulting Inc., 577 HAMBURG TPKE, Wayne, NJ 07470-2042
514509355	Lehigh Manor Estates, Homeowners Assoc, Hoing & Greenberg LLC, 1949 Berlin Rd Ste 200, Cherry Hill, NJ 08003-3737
514415149	+Lehigh Manor Estates HOA, JDK Property Management, PO Box 678, Cherry Hill, NJ 08003-0678
514704087	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
514415152	+Midland Mtg/midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
514702401	+New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
514415154	Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
514415155	Salute, PO Box 790183, St Louis, MO 63179-0183
514415156	+Sklar Law, LLC, 1200 Laurel Oak Road Suite 102, Voorhees, NJ 08043-4317
514509654	+Stoneberry, c/o Creditors Bankruptcy Service, Po Box 740933, Dallas, TX 75374-0933
514415157	+Swiss Colony, Alan M. Rosenthal, 111 Livingston Street Suite 1103, Brooklyn, NY 11201-5078
514415159	+Tribute Mastercard, Midland Credit Mgmt, 8875 Aero Dr, San Diego, CA 92123-2251

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2019 23:39:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2019 23:39:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514415139	+EDI: AAEO.COM Feb 08 2019 04:03:00 AAron's Furniture, 801 Blackwood Clementon Rd, Pine Hill, NJ 08021-5900
514415138	+EDI: AAEO.COM Feb 08 2019 04:03:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
514436994	EDI: AIS.COM Feb 08 2019 04:03:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514415143	+E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 07 2019 23:40:27 Comcast Cable Communications, 1490 Berlin Road, Woodcrest Shopping Center, Cherry Hill, NJ 08003-3652
514415145	+EDI: CBSAMERIMARK Feb 08 2019 04:03:00 Dr Leonards/carol Wrig, 1515 S 21st St, Clinton, IA 52732-6676
514441696	EDI: RMSC.COM Feb 08 2019 04:03:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
514465746	EDI: JEFFERSONCAP.COM Feb 08 2019 04:03:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
514642681	EDI: RESURGENT.COM Feb 08 2019 04:03:00 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
514415150	+EDI: BLUESTEM Feb 08 2019 04:03:00 Metabnk, Metabnk/Fstr, 6250 Ridgewood Road, St Loud, MN 56303-0820
514415151	+EDI: MID8.COM Feb 08 2019 04:03:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
514415153	+E-mail/PDF: bankruptcy@ncfsi.com Feb 07 2019 23:41:36 New Century Financial, 110 S Jefferson Rd Ste 1, Whippny, NJ 07981-1038
514422445	E-mail/Text: ebn@vativrecovery.com Feb 07 2019 23:39:28 Palisades Acquisition IX LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL, PO Box 40728, Houston, TX 77240-0728
514415158	EDI: AISTMBL.COM Feb 08 2019 04:03:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
514415160	+E-mail/Text: ebn@unique-mgmt.com Feb 07 2019 23:40:24 Unique National Collec, 119 E Maple St, Jeffersonville, IN 47130-3439

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	+New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany, NJ 07054-5020
cr*	+Stoneberry, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Helene Bonnie Raush on behalf of Creditor Lehigh Manor Estates Homeowners Association, Inc.
hraush@hglclaw.com, aholmes@hglclaw.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Debtor Darlene L. Bryant jjresq@comcast.net, jjresql@comcast.net
Joshua I. Goldman on behalf of Creditor Midland Mortgage jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Lawrence J. McDermott, Jr. on behalf of Creditor New Century Financial Services, Inc.
lmcdermott@pressler-pressler.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com

TOTAL: 9